

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

William Gilyard

Debtor

Case No. 21-11923-elf

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Aug 02, 2021

Form ID: 309I

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2021:

Recip ID	Recipient Name and Address
db	William Gilyard, 7500 Elmwood Avenue, Philadelphia, PA 19153-1313
tr	+ WILLIAM C. MILLER, Esq., Office of the Chapter 13 Standing Trustee, P.O. Box 40837, Philadelphia, PA 19107-0837
14621562	+ Cardiology Consultants PH, 1703 South Broad Street, Suite 300, Philadelphia, PA 19148-1536
14621563	+ City of Philadelphia, Department of Finance, Bureau of Administrative Adjudication, 913 Filbert Street, Philadelphia, PA 19107-3117
14621572	+ Mariner Finance LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14621574	+ Midland Funding, 227 West Trade Street, Charlotte, NC 28202-1675

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: midusal1@comcast.net	Aug 02 2021 23:27:00	MICHAEL D. SAYLES, Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201
smg	Email/Text: megan.harper@phila.gov	Aug 02 2021 23:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 03 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 02 2021 23:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 02 2021 23:27:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Aug 02 2021 23:27:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14621558	EDI: GMACFS.COM	Aug 03 2021 03:28:00	Ally, Payment Processing Center, PO Box 78234, Phoenix, AZ 85062-8234
14626466	+ EDI: AISACG.COM	Aug 03 2021 03:28:00	Ally Bank c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14621560	EDI: CAPITALONE.COM	Aug 03 2021 03:28:00	Capital One, PO Box 85015, Richmond, VA 23285-5018
14621564	Email/Text: megan.harper@phila.gov	Aug 02 2021 23:27:00	City of Philadelphia, Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14621565	Email/Text: megan.harper@phila.gov	Aug 02 2021 23:27:00	City of Philadelphia, Law Department-Bankruptcy Unit, One Parkway Building, 1515 Arch Street,

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14621559	EDI: CAPITALONE.COM	Aug 03 2021 03:28:00	15th Floor, Philadelphia, PA 19102-1595 Capital One, PO Box 71083, Charlotte, NC 28272-1083
14621561	EDI: CAPITALONE.COM	Aug 03 2021 03:28:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14621568	EDI: IRS.COM	Aug 03 2021 03:28:00	Department of Treasury, Internal Revenue Service, Fresno, CA 93888-0419
14621570	EDI: AMINFOFP.COM	Aug 03 2021 03:28:00	First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
14621569	EDI: AMINFOFP.COM	Aug 03 2021 03:28:00	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
14621571	EDI: JEFFERSONCAP.COM	Aug 03 2021 03:28:00	Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302-9617
14621573	+ EDI: MID8.COM	Aug 03 2021 03:28:00	Midland Funding, PO Box 2011, Warren, MI 48090-2011
14621576	+ Email/Text: blegal@phfa.org	Aug 02 2021 23:27:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14621575	Email/Text: blegal@phfa.org	Aug 02 2021 23:27:00	Pennsylvania Housing Finance Agency, PO Box 15057, Harrisburg, PA 17105-5057
14625377	+ EDI: JEFFERSONCAP.COM	Aug 03 2021 03:28:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Office of the Chapter 13 Standing Trustee, P.O. Box 40837, Philadelphia, PA 19107-0837
14621567	*	Department of Treasury, Internal Revenue Service, PO Box 12051, Philadelphia, PA 19105-2051
14621566	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court; Department of the Treasury, Internal Revenue Service, 600 Arch Street, Room 3256, Philadelphia, PA 19106

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2021 at the address(es) listed below:

District/off: 0313-2

User: admin

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Date Rcvd: Aug 02, 2021

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Total Noticed: 26

Name	Email Address
MICHAEL D. SAYLES	on behalf of Debtor William Gilyard midusal@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 4

Information to identify the case:

William Gilyard

Debtor 1: _____
First Name _____ Middle Name _____ Last Name _____
Debtor 2:
(Spouse, if filing) _____ First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court: Eastern District of Pennsylvania
Case number: 21-11923-elf

Social Security number or ITIN: xxx-xx-6531
EIN: _____

Social Security number or ITIN: _____
EIN: _____

Date case filed for chapter: 13 7/12/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William Gilyard	
2. All other names used in the last 8 years		
3. Address	7500 Elmwood Avenue Philadelphia, PA 19153-1313	
4. Debtor's attorney	MICHAEL D. SAYLES Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027-3201	Contact phone (215) 635-2270 Email: midusa1@comcast.net
5. Bankruptcy trustee	WILLIAM C. MILLER, Esq. Office of the Chapter 13 Standing Trustee P.O. Box 40837 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 8/2/21

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		October 27, 2021 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 12/27/21 Filing deadline: 9/20/21 Filing deadline: 1/8/22
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
9. Filing of plan		The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 11/23/21 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	